

This is a replacement sheet for page 2 of 12 of Amendment filed September 30, 2004 for Application Serial Number 09/483,537 (with added portions underlined).

Claims 1-20 were previously cancelled.

21. (Withdrawn) A system for distributing spending vehicles comprising:
- a tax refund from a governmental entity;
  - an individual entitled to receive payment of said tax refund;
  - a spending vehicle;
  - a sponsor of said spending vehicle; and
  - an assignment of the right to receive said payment of said tax refund from said individual to said sponsor,
- wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said payment of said tax refund.
22. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said payment of said tax refund.
23. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said payment of said tax refund.
24. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said payment of said tax refund.

This continues the replacement sheet for page 2 of 12 of Amendment filed September 30, 2004 for Application Serial Number 09/483,537 (with added portions underlined).

25. (Withdrawn) The system of claim 21, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking